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----- Forwarded by Chad A Christiansen/Nationwide/NWIE on 05/12/2014 08:14 AM -----

From: "Robert Pedrol, Jr." <[bobpedroljr@gmail.com](mailto:bobpedroljr@gmail.com)>  
To: [CHRISC15@nationwide.com](mailto:CHRISC15@nationwide.com)  
Date: 05/09/2014 03:24 PM  
Subject: Re: Tyler Simpson UIM claim 149804

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I just sent an extensive fax to you. These cases that I cited dealt with the issue of whether the tortfeasor was underinsured as defined under the policy. Because of ambiguities these cases support our position. Please reply on the issue of whether there is an additional \$100,000.00 in UIM coverage after the settlement of \$100,000.00. Ergo, if he has a \$200,000.00 injury he has the UIM limits available as per the cases.

Please provide the official reply. Also, isn't Allied following the holding in the Fanning case which would allow the availability of the UIM coverage. Thank you.

**Kindest regards:**  
**Robert H. Pedrol, Jr.**  
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